Technical Reference for

Common Origination & Disbursement

2002-2003

U.S. Department of Education

Version 1.0

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Document Standards

1. **A Note to the Reader:** The information included in this COD Draft Technical Reference applies to Full Participants in the 2002-2003 year of Common Origination and Disbursement only. You are considered a Full Participant if you will be submitting the Common Record in the new XML format instead of the fixed file formats. The purpose of this document is to support 2002-2003 Full Participants in this transition to using a single Common Record instead of the multiple layouts for origination and disbursement for the Pell Grant and Direct Loan processes currently used. This document is an accurate reflection of the COD System at the time of the document's publication. An additional draft of this document is anticipated prior to the Software Developers' Conference in early August, with the final release later this fall. With knowledge of this process and schedule, please use the information contained in this document as appropriate to its status.

If you are not currently signed up as a 2002-2003 Full Participant and would like to be considered, you may contact SFA's Customer Service Call Center at (800) 433-7327. Staff is available Monday through Friday, 9 – 5 pm, Eastern Time.

2. **Style Standards:** Throughout the document when a new COD term or concept is introduced it is italicized and is an indication to locate the term in the glossary.

Overview

Introduction to the Common Origination and Disbursement Process

Background

The Office of Student Financial Assistance (SFA) became a *Performance Based Organization* (PBO) in 1998. A PBO is an organization that is held accountable for producing measurable results that customers value. In return, the organization is given unusual flexibility in how it can pursue those results.

SFA continuously seeks to enhance the way in which students receive financial aid. SFA's commitment to its customers necessitates changing with the times. The PBO reorganization provides an opportunity to set new *enterprise wide* goals. Two of SFA's strategic goals are to increase customer satisfaction and reduce costs by modernizing business processes.

In an effort to achieve these strategic goals, SFA sought an improved process for delivering student financial aid. Focus groups consisting of a cross section of schools representing mainframe, combination, large volume, small volume, Federal Direct Loan, and Federal Family Educational Loan Program (FFEL) institutions met for several months to discuss how the delivery of student financial aid could be improved. The partnership between SFA and the schools led to the development of a conceptual design and identified key components of the new *Common Origination and Disbursement (COD) Process*.

Since 1999, the COD Process has evolved to address many of the concerns first put forth by the original focus groups. The goals of the COD Process

were developed from institutional feedback and offer many benefits to schools. They emphasize the need for:

- A more streamlined and simplified aid origination and disbursement process

- Improved information accuracy by providing a central repository for SFA's data storage

- Common reporting for Pell Grants and Direct Loans (eliminates duplicate data reporting)

- Integrated customer service

- Transmissions via batch or *real-time* updates

- Student-centric data collection

- Program integrity through data integration

New technology, increased emphasis on customer service, and intensified efforts to reduce unit costs have created a foundation to re-engineer the current processes of delivering and reporting Federal Pell Grants and Direct Loans from two processes into one *Common Origination and Disbursement Process*.

Benefits of the COD Process

COD provides a common process and an integrated system that enables efficient Title IV funds delivery. COD allows for:

- Common Processing:

  - One process and record for submitting origination and disbursement data
  - Edits that are common across programs
  - Data tags that are common across programs, and (approaching) a cross-industry standard for data definitions
  - Elimination of duplicate data reporting for Pell Grants and Direct Loans
- Streamlined edits to reduce turnaround time for exception processing

- Expanded online capability to make corrections/*changes*, process "emergency" requests, and check transmission status

- Expanded reporting capabilities to benchmark like school groups
- Optional student level data reporting capabilities for Federal Supplemental Educational Opportunity Grant, Federal Work Study and Perkins Loans

In short, the COD Process is a simplified, more accurate process for requesting, reporting, and reconciling federal funds.

COD Process and the Common Record

The COD Process redefines aid origination and disbursement for the Pell Grant and Federal Direct Loan Programs. COD is a common process integrated with a system designed to support origination, disbursement and reporting. The new process also provides integrated customer service.

The COD Process uses a new *Common Record* with common data elements, definitions, edits, and structure across Pell Grants and Direct Loans. It facilitates submission of student data for Pell Grant, Direct Loan and Campus-Based Programs using the same record.

The Common Record is a new standard within the student financial aid community. Not only is it applicable to Pell Grant, Direct Loan and Campus-Based aid, but it is also flexible and can be used in the future for state grants, FFEL, alternative loans, etc. if desired by program administrators.

Members of the National Council of Higher Education Loan Programs (NCHELP) and Postsecondary Electronic Standards Council (PESC) assisted with the development of the Common Record. This collaborative effort enables the Common Record to bring consistency and standardization to the transmission of Student Financial Assistance data. The Common Record provides a structure to allow for the addition of FFEL Program data. Thus, the inherent processing efficiencies of the COD Process will also be available to FFEL schools as the FFEL *trading partners* adopt this format.

Common Record Processing Walkthrough

This walkthrough applies to *Full Participants* for the 2002-2003 Award Year. Numbers in parenthesis, [e.g., (1)], refer to a step enumerated on the

diagram. This section addresses, at a high level, the processing of the Common Record from the institution perspective. This section does not explain the complete COD Process. Further detailed COD Process information will be described in the COD Process section available in August 2001.

1 Full Participant Submits Common Record
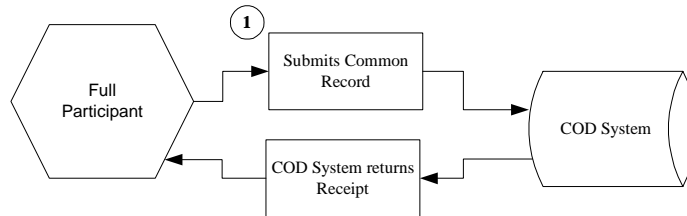
The COD Process begins when a school submits a Common Record (1). The COD System performs an immediate check to determine if the Common Record is readable. If the Common Record is readable, or complies with the *XML schema,*, the COD System will return a *receipt.*

2 Edit Common Record
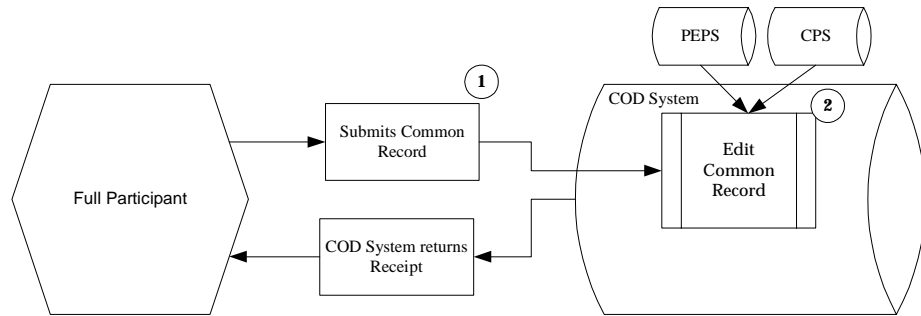
If a Common Record passes the XML schema match, the Common Record is edited (2). For a comprehensive list of Common Record edits, please see Appendix C.

The COD System will interface with the Postsecondary Education Participant System (PEPS) and the Central Processing System (CPS) to gather school and student eligibility information for editing the Common Record.

Program Specific Edits

Certain edits performed are *program specific*. Each program has unique requirements that must be met. Program specific edits do not prevent the student record from being established in the COD System. For example, if an institution sends a Common Record that contains Pell Grant and Direct Loan data, and the Pell data fails the maximum Pell annual award amount edit, the COD System will still establish the student record in its database and process the Direct Loan, even though the Pell portion of the Common Record was rejected.

Campus-Based edits vary significantly from those for Pell Grants and Direct Loans. Once the COD System performs an eligible ISIR check with CPS, Campus-Based records are only edited for formatting and *reasonability checks*.

3 Edit Response
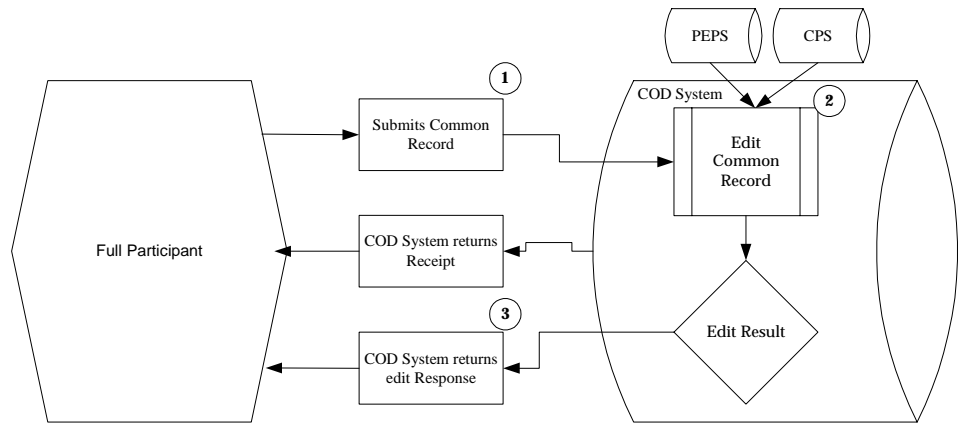
After processing, the COD System will send an edit *Response* to the school indicating whether the record passed the edits. The Response is the Common Record that is returned to the *Full Participant* after it is processed (3). If the record does not pass the edits, the Response will identify the reject reason and the related data elements.

4 Accepted Records
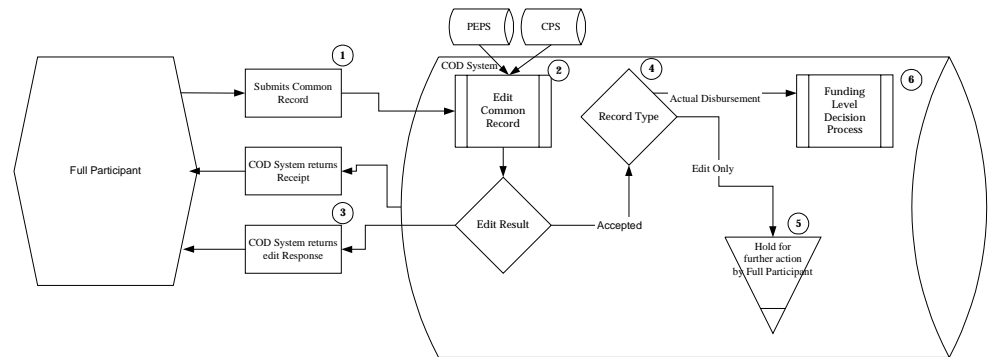
Accepted records continue through the COD Process (4). There are separate processing paths depending on record type. There are two record types: *Edit Only* and *Actual Disbursement*.

For Edit Only Records, disbursements are not considered actual disbursements, therefore, they do not substantiate drawdowns (6). This Edit Only option applies to all Campus-Based records and those Direct Loan and Pell Grant records designated by the institution as Edit Only. For Pell Grants and Direct Loans, the Edit Only option is exercised as a preliminary edit check, and is similar to the current origination record in RFMS and DLOS in that it does not generate funding. Edit Only Records are housed in a holding area (5) where they are accessible for changes. Changes are made either via the Web for online changes or through Common Record re-submission. The Common Record can be re-sent in its entirety, or sent just with identifiers and those data elements that have changed.

Actual Disbursement Records move on to the Funding Level Decision Process (6). This option applies only to those records reporting Pell Grants and Direct Loans, not to Campus-Based Records.

5 Rejected Data
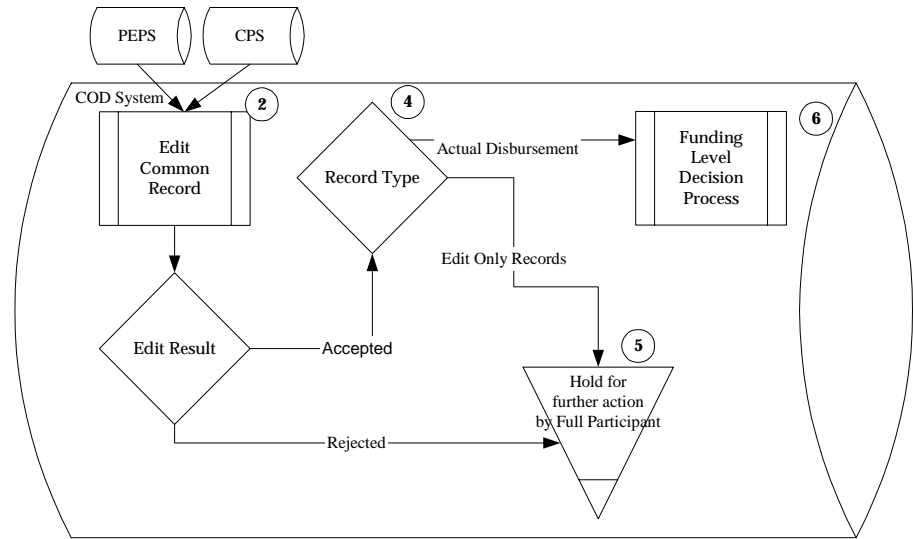
Data that do not pass edits are housed in the holding area (5). Rejected data are changed through two methods. Records are either accessed via the Web for online changes to specific elements, or rejected data are corrected through Common Record re-submission. The Common Record can be re-submitted via batch or online, either in its entirety or with specific identifiers and those data elements requiring correction.

6 Common Record Process Completion
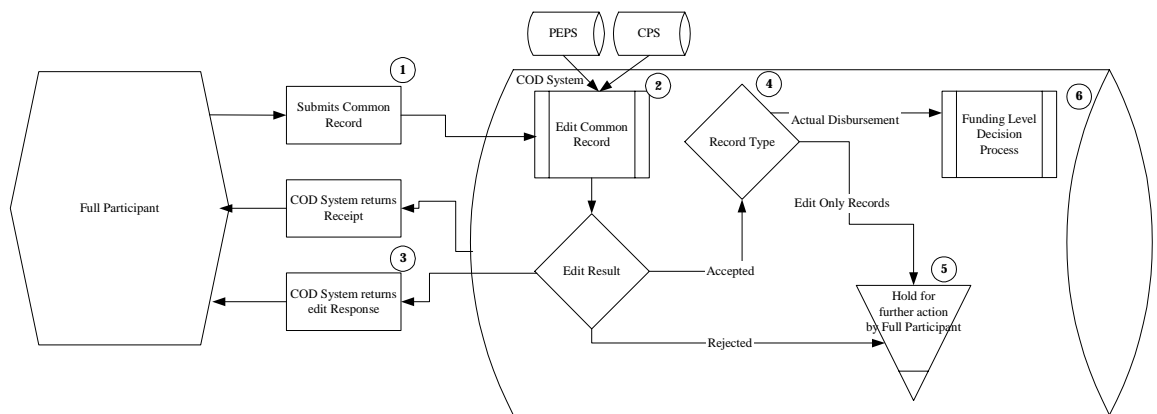
Process completion occurs when a Common Record designated as an Actual Disbursement is authorized for funding (6).

Common Record Processing Summary

This walkthrough presents the high level steps for Common Record Processing. A *Full Participant* submits a Common Record to the COD System. The record is edited and a response is sent back to the Full Participant. Edit Only Records and rejected data are housed in a holding area where they are accessible for changes. Actual Disbursement Records move on to the Funding Level Decision Process. If a record passes all of the edits, the record may trigger an increase in the money available for the institution to draw down.

More detailed information will be provided in the COD Process Section available in August 2001.

Differences Between Current Processes and COD Process

Current Process	COD Process
Fixed-length record - Data elements recognized based on their position in the record layout - All data elements must be populated for each submission	XML Record - Data elements recognized by tags, do not need to be in a specific location - Submissions only require those elements necessary for the particular business process the school is trying to perform
Origination required in all circumstances	**Option** for early reporting to run record through edits, not required. Options include: - School can report records early, then release as disbursement date nears (similar to current origination and disbursement); or - School can send one Common Record within 7 days of disbursement date without taking any additional action (similar to current just in time, except only one record and transmission is required, not multiple); or - School can send records early and have the records automatically released within 7 days of disbursement date. Note: This will not be available during 02/03. Additionally, for those schools whose business process is to do all reporting after disbursing to the student, only one

Current Process	COD Process
	transmission of one record is required, not cycles to both originate and then disburse
Two-step resolution process: origination change and disbursement change	One step resolution process via Common Record
Change records require resubmission of all data elements	Change records require only data elements that have changed
Different process for reporting changes for Pell Grant and Direct Loan	Process for reporting changes consistent across both programs
Only Direct Loan rejects stored	All rejects stored, with online resolution and re-submission available
Separate Websites to access Pell and Direct Loan information	Information across all programs available via single Website
Separate customer service support for Pell and Direct Loan	Single customer support contact for both programs
Only changes to records available via the Web for standard processing (i.e.: non post-award year processing)	Schools will be able to submit new Common Records via the Web. Schools will also be able to 'release' Common Records via the Web
Limited Web access to funding information; requires log on to two different sites	Consolidated view of funding information by award year and program, including amount drawn to date, amount of accepted records to date, progress towards 30-day reporting requirement.
Limited Web access to processing information	Web access to real-time processing statistics such as day/ time received, batch status, # of records, # of accepted/ corrected/ rejected records, % of rejects by error type.
No student-level reporting in the campus-based programs	Optional reporting of campus-based disbursements in order to pre-populate portions of the FISAP.
Timing differences cause rejects when attempting to match Pell records to CPS data	Records that cannot be matched to the CPS will be pended for up to three days, with a match reattempted every time an updated file is received from the CPS

The Common Record

Overview

The Common Origination and Disbursement Process utilizes one single record across programs for both origination and disbursement. In the interest of simplification, Pell Recipient Financial Management System (RFMS) and Direct Loan Origination System (DLOS) will integrate into one. The COD design requires a new Common Record, one that uses common data elements, definitions, edits, and structure for Pell Grants and Direct Loans. Although the record has the same layout for all programs, not all data elements are required for each transmission. This new record layout relies on a new technology called *XML, EXtensible Markup Language*.

This section describes the structure and layout of the Common Record. The following topics are addressed:

- What is XML?
- XML 101
- Common Record Structure

What is XML?

XML stands for E**X**tensible **M**arkup **L**anguage. It is a new technology designed to both describe and exchange structured data between a range of applications. XML consists of elements that are defined by tags. A start tag precedes the name of an element. An end tag follows it. While it does employ the kind of tags you see in HTML, XML is not a replacement for HTML. XML employs tags to identify data elements, or what data is,

while HTML is used to identify data attributes, or how data looks. XML can be used in conjunction with HTML to store data within standard Web pages. It can also be used to store data in files and to pull information from disparate, incompatible databases.

One of the objectives behind the conceptual design of the COD Process was to provide SFA and our partnering student aid institutions greater flexibility in record processing, i.e., opportunities for multiple data cross-walks and smaller-sized files. The COD Process could serve as a technological foundation for future SFA integration initiatives. Given these objectives, XML was the logical choice for the Common Record's format and structure. XML offers the flexibility to design records, known as XML documents, particular to an audience or community. It allows increased access and reuse of information. It supports validation [edits] by checking structural validity and flagging errors. It also enables systems to share information and users to see different views of available data.

XML 101

XML technology allows a common transmission structure to be used between two disparate systems. It is a markup language that defines data structure. An XML *document* is the vehicle through which data is transmitted. It can be thought of as a batch.

XML documents are comprised of markup and content. Markup is the definition of the data that follows. It is distinguished by < > and </>. Markup within brackets is considered an element. An element within brackets is a *tag*. In the example,

<LastName>Jones</LastName>

<LastName> is a start tag. Note the presence of brackets. LastName is an element. Jones is the data, or XML content. </LastName> is an end tag.

Fixed Format Files vs. XML Documents

Fixed format files have been used as vehicles through which data can be exported and imported to business applications. Fixed format files contain a sequence of fields that is in machine-readable language. An example of a student fixed format file follows:

SALLY   JONES 12345678919820304   Y

Business applications are rapidly moving toward the use of XML to exchange data. XML is a language that is not only machine readable, but also human readable. This characteristic facilitates correcting rejected fields.

Common Record Structure

The XML document called the Common Record is composed of different information modules, referred to as "blocks." Within the "blocks" are data fields that emphasize similarities across programs and contain information such as: demographic data, award amount, disbursement amount and the accept/reject response status of the record.

The Common Record is organized into the following structure:

Quick Reference Block Description

	Block Name	Block Description
1	Document Information	The Document Information Block contains information that was previously associated with a batch. It contains a date/time stamp, document validation information, summary level document information, as well as the source of the document
2	Entity Information	The Entity Information Block contains information about the reporting school
3	Person	The Person Block contains student information
4	Award Information	The Award Information Block is for SFA's use and contains Direct Loan, Pell Grant and Campus-Based Award information. As other partners use the Common Record to transport data, this will be the location of those awards
6	Disbursement	The Disbursement Block contains disbursement information

Quick Reference Block Description

	Block Name	Block Description
7	Response	A response block is nested within each block. The response block is returned to the submitting entity upon processing the Common Record. The response block contains information about edits that were rejected. It is a complete record with only the rejected fields populated with edit codes

XML Example of the Person Block

```
<Student SSNum="123456789" DOB= "19820304" LastName "Jones">
      <Name>
              <FirstName>Sally</FirstName>
              <MiddleInitial>A</MiddleInitial>
              <LastName>Jones</LastName>
      </Name>
      <Contact>
              <Address>
                      <Addr>531 Tower Drive Apt 3C</Addr>
                      <City>Alexandria</City>
                      <State>VA</State>
                      <ZipCd>22314</ZipCd>
              </Address>
              <PhoneNum>2021234567</PhoneNum>
              <Email>Sally.A.Jones@email.org</Email>
      </Contact>
      <Identifier>
              <DLNum>"123972" state= "VA"</DLNum>
      </Identifier>
      <Information>
              <DtofBirth>19820304</DtofBirth>
      </Information>
</Student>
```

The Common Record Document Structure

```
<CommonRecord>
        Document Information
                Receipt
                Response
        Entity Information
                Student Information
                        Person
                                Response
                        Award Information
                                Disbursement
                                        Response
                                Response
                        Response
                Response
</CommonRecord>
```
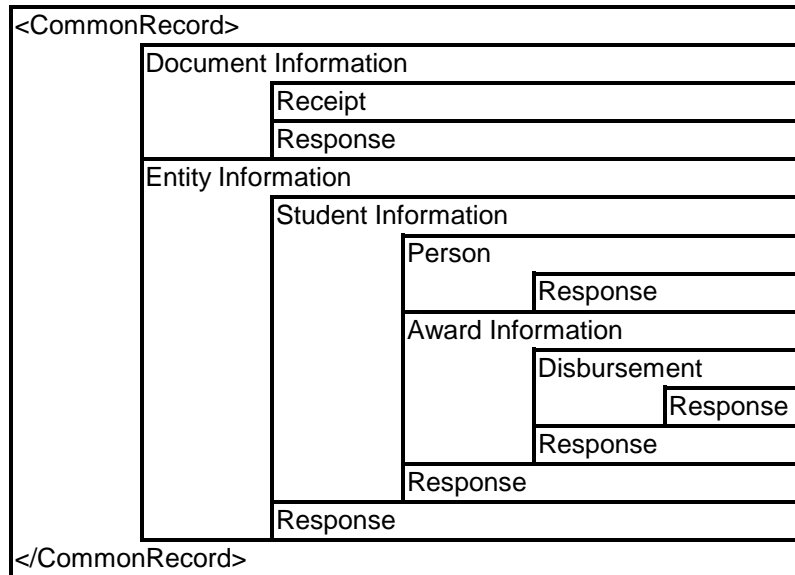
Above is a pictorial representation of the Common Record layout. It illustrates how the Common Record is comprised of information modules or blocks. The Common Record structure is subject to change in subsequent technical reference versions.

Detailed specifications for coding the Common Record are included in Appendix B. For participating institutions, software developers, and servicers, the transition to XML may initially require an investment of resources to build the Common Record. However, reformatting in subsequent years will take considerably less time and effort than currently required for updating fixed format files.

Appendix A - XML Resources

Extensible Markup Language (XML) is a growing standard for e-commerce, data transmissions and structured documents using the Internet. Many industry groups are developing schemas and data dictionaries for this purpose. As a result, there is extensive information available about XML and the initiatives specific to the higher education community. Many institutions are already using XML for their own Internet initiatives including self-service applications for students, faculty, and staff; data exchanges both within and outside the institution; and even data coordination or backup with data warehouse projects.

Available resources about XML include courses at many institutions and local or Internet bookstores. The Web is also a resource, including the sites mentioned below. The first three are international standards bodies, and the last is specifically for the schema and data dictionary for higher education.

- http://www.w3c.org
- http://www.ebXML.org
- http://www.oasis-open.org
- http://www.standardscouncil.org

Literature is constantly being updated as new technologies develop and mature. Therefore, it is recommended that time be spent exploring these resources.

Appendix B – Common Record Layout

Introduction

This section provides the Common Record layout table, which lists block information grouped according to the following column headings:

- **Field Number** - Lists the Common Record field number
- **COD Data Field** – Contains the Common Record field name and description
- **Maximum Length** – Specifies the maximum length of the element
- **Data Type** – Specifies the type of field (e.g. date, integer, string, Boolean etc.)
- **Field Type** – Specifies whether the field is a simple or complex element
- **Format and Valid Field Values** – Describes the acceptable values for a given Common Record field
- **Requirement Indicator** - Indicates whether the field is required to perform the following functions:

  - **School Sends**
  - **School Receives**
  - **Award**
    - FFEL – Federal Family Education Loan
    - DL – Direct Loan Award
    - PLUS – Direct Loan PLUS Award
    - Pell – Pell Grant Award
    - CB – Campus-Based Award

- **Optional**
- **NA** – Not Applicable

The Common Record Layout lists elements in block sequence. It includes the formats, field tags and edits. If there are rules for the layout which are needed for implementation, they would be described here.

The intent of this Technical Reference is to describe the purpose and use of the COD Process and the Common Record. XML Standards are not presented here and should be obtained from other sources. The following is a representation of the Common Record content, for example, data elements, valid values and maximum field lengths. It does not represent the physical layout of the data transmission. The layout will be depicted in a separate document, the XML schema. This schema will be available on the SFA Download website on or around August 15, 2001. It will be provided in a format that can be downloaded for printing or importing to another application.

The Common Record Layout

Document Information

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
1	**<CreatedDtTm>** **DateTime**: The DateTime stamp when the document was created.	19	date/time	Simple Element	YYYY-MM-DDTHH:mm:ss.ff	School Sends
2	**<DocumentId>** **Document Identification:** The DateTime stamp with the Entity Id.	27	string	Simple Element	YYYY-MM-DDTHH:mm:ss.ff99999999	School Sends
3	**<Source>** **Source:** This element provides a logical grouping of elements related to Document Information.	NA	NA	Complex Element	NA	School Sends
4	**<Destination>** **Destination:** This element provides a logical grouping of elements related to Document Information.	NA	NA	Complex Element	NA	School Sends
5	**<Lender>** **<Guarantor>** **<School>** **<ThirdPartyServicer>** **<Other>**	NA	NA	Simple Element	NA	School Sends

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
6	**\<Lender EntityId= " ">** **\<Guarantor EntityId= " ">** **\<School EntityId= " ">** **\<ThirdPartyServicer EntityId=" ">** **\<Other EntityId= " ">** **Entity ID**: Attribute listing the Unique identifier for each data exchange partner. This number is used by a translator to produce all related numbers (i.e., OPE ID, Direct Loan School Code, Reporting Pell ID, DUNS number, etc.)	8	string	Attribute	99999999	School Sends
7	**\<Software>** **Software**: For non-Express software, an identifier provided to indicate the software provider and version number if applicable.	NA	NA	Complex Element	NA	Optional
8	**\<Software Provider=" ">** **Software Version**: Attribute that indicates the software provider. Provider cannot be sent without the Version attribute.	10	string	Attribute	Software provider defined	Optional
9	**\<Software Version=" ">** **Software Version**: Attribute that indicates the software version. SFA Use Only - SFA Express PC software version number.	5	string	Attribute	Software version defined	Optional
10	**\<FullRsFlg>** **Full Return Flag**: Flag allowing an override on entity profile concerning the response document.	1	string	Simple Element	S=Standard Response F=Full Response (standard plus original data) Defaults to School Profile	Optional
11	**\<Receipt>** **Receipt:** A timedate stamp indicating receipt of the document to COD.	19	date/time	Simple Element	YYYY-MM-DDTHH:mm:ss.ff	School Receives
12	**\<RsStat>** **Response Status**: The status of the processed record on COD.	1	string	Simple Element	A = Accepted R = Rejected D = Duplicate P = Pending C = Corrected	School Receives
13	**\<ProcessDt>** **Processing Date**: The date the document information was processed at COD.	8	date	Simple Element	CCYYMMDD	School Receives

Entity Information

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
14	**<ReportingSchl>** **Reporting School**: A complex element. This element provides a logical grouping of elements related to Entity Information.	NA	NA	Complex Element	NA	School Sends and Receives
15	**<ReportingSchl EntityId=" ">** **Reporting School Entity Identification:** A complex element. This element provides a logical grouping of elements related to Entity Information.	NA	NA	Attribute	NA	School Sends and Receives
16	**<AttendingSchl>** **Attending School:** A complex element. This element provides a logical grouping of elements related to Entity Information.	NA	NA	Complex Element	NA	School Sends and Receives
17	**<AttendingSchl EntityId=" ">** **Attending School Entity Identification:** A complex element. This element provides a logical grouping of elements related to Entity Information.	NA	NA	Complex Element	NA	School Sends and Receives
18	**<SummaryYr>** **Summary Year**: Tag indicating the year corresponding to awards.	4	year	Complex Element	CCYY Last year in cycle is used (i.e., 2002 corresponds to 2001-2002) Year > 2001	School Sends and Receives
19	**<TotNumStuds>** **Total Number of Students**: Total number of students in this document. This information is summarized by year.	9	integer	Simple Element	0-999999999	School Sends and Receives
20	**<TotNumAcc>** **Total Number Accepted**: Total number of accepted records in this document. This information is summarized by year.	9	integer	Simple Element	0-999999999	School Receives
21	**<TotNumRej>** **Total Number Rejected**: Total number of rejected records in this document. This information is summarized by year.	9	integer	Simple Element	0-999999999	School Receives
22	**<TotNumCorr>** **Total Number Corrected**: Total number of corrected records in this document. This information is summarized by year.	9	integer	Simple Element	0-999999999	School Receives

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
23	**\<TotNumHeld\>** **Total Number Held**: Total number of held records in this document. This information is summarized by year.	9	integer	Simple Element	0-999999999	School Receives
24	**\<TotNumPartial\>** **Total Number Partial**: Total number of awards for which only part of the award transaction is accepted. This information is summarized by year.	9	integer	Simple Element	0-999999999	School Receives
25	**\<TotNumVerif\>** **Total Number Verified**: Total number of students in this document that are reported to be selected for verification by CPS. This information is summarized by year.	9	integer	Simple Element	0-999999999	School Receives
26	**\<TotNumSSAdmin\>** **Total Number SSA Match**: Total number of students in this document that are reported by CPS to have a SSA match not equal to 4. This information is summarized by year.	9	integer	Simple Element	0-999999999	School Receives
27	**\<Pell\>** **\<DLSub\>** **\<DLUnsub\>** **\<DLPLUS\>** **\<FFELSub\>** **\<FFELUnsub\>** **\<FFELPLUS\>** **\<ALTLOAN\>** **\<FWSP\>** **\<SEOG\>** **\<PERK\>** **\<CWC\>** A complex element. This element provides a logical grouping of elements related to award information.	NA	NA	Complex Element	NA	School Receives Award – ALT, FFEL, DL, Pell, CB
28	**\<TotAmtRep\>** **Total Amount Reported**: The total dollar value reported in this document. This information is summarized by year by program.	11	decimal	Simple Element	0-9999999999	School Receives
29	**\<TotAmtAcc\>** **Total Amount Accepted**: The total dollar value reported in this document. This information is summarized by year by program.	11	decimal	Simple Element	0-9999999999	School Receives

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
30	**<TotAmtCorr>** **Total Amount Corrected**: The total dollar value reported in this document for corrected Pell awards. This information is summarized by program.	11	decimal	Simple Element	0-9999999999	School Receives

Person

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
31	**\<Student>** **\<Borrower>** A complex element. This element provides a logical grouping of elements related to Person Information.	NA	NA	Complex Element	NA	Required for all records
32	**\<Person SSNum" " DOB " " LastName" ">** **Person Identifier:** The person's identification information on COD.	52	NA	Complex Element		Required for all records
33	**\<SSNum>** **Social Security Number**: The person's current Social Security Number. This tag is the appropriate vehicle in which to change the Social Security Number. If the content of this tag is different than the SSNum in the Person Identifier, then COD will update the Person Identifier.	9	string	Simple Element	001010001 to 999999999	Optional
34	**\<SSNumEffDt>** **SSN Effective Date:** The date The Social Security Number last changed.	8	date	Attribute	CCYYMMDD 19000101-20991231	Optional
35	**\<DLNum>** **Driver's License Number**: The person's Driver's License Number. If the Number is submitted, then the State attribute is required.	20	string	Simple Element	0 to 9; Uppercase A to Z; Space(s); *(Asterisk)	Optional
36	**\<DLNum State= " ">** **Driver's License State**: Attribute indicating the person's Driver's License State.	3	string	Attribute	Uppercase A to Z; Valid postal code (See State/Country/Jurisdiction Table)	Required content if DLNum is submitted.
37	**\<FirstName>** **First Name**: The person's first name. This element is the appropriate vehicle in which to change the First Name.	12	string	Simple Element	0 to 9; Uppercase A to Z; Space(s); .(period); '(apostrophe); -(dash)	Information will be pulled from CPS if content is not submitted.

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
38	**\<LastName>** **Last Name**: The person's last name. This element is the appropriate vehicle in which to change the Last Name. If the content of this element is different than the LastName in the Person Identifier, then COD will update the Person Identifier.	35	string	Simple Element	0 to 9; Uppercase A to Z; Space(s); .(period); '(apostrophe); -(dash)	Last Name information is a required field in the student identifier. This element is optional.
39	**\<MiddleInitial>** **Middle Initial**: The person's middle initial.	1	string	Simple Element	Uppercase A to Z	Information will be pulled from CPS if content is not submitted.
40	**\<Temporary>** **\<Permanent>** **Address Type**: A complex element. This element provides a logical grouping of elements related to address information.	NA	NA	Complex Element	T = Temporary P = Permanent	NA
41	**\<AddrEffDt>** **Address Effective Date**: Attribute indentifying the address effective date.	8	date	Simple Element	CCYYMMDD	Optional Element
42	**\<Addr>** **Address :** The person's line of address.	40	string	Simple Element	0 to 9 Uppercase A to Z; .(Period); '(Apostrophe); -(Dash); ,(Comma); #(Number); @(At); %(Percent or care of); &(Ampersand); /(Slash); Space(s)	Information will be pulled from CPS if content is not submitted.
43	**\<Addr Num= " ">** **Address Number:** Attribute identifying the address number.	1	string	Attribute	1 to 2	NA
44	**\<City>** **City**: The person's city.	24	string	Simple Element	0 to 9 Uppercase A to Z; .(Period); '(Apostrophe); -(Dash); ,(Comma); #(Number); @(At); %(Percent or care of); &(Ampersand); /(Slash); Space(s)	Information will be pulled from CPS if content is not submitted.
45	**\<State>** **State**: The person's state.	3	string	Simple Element	Uppercase A to Z; Valid postal code (See State/Country/Jurisdiction Table)	Information will be pulled from CPS if content is not submitted.

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
46	**<County>** **County:** The person's county.	19	string	Simple Element	Uppercase A to Z	Optional Element
47	**<Country>** **Country:** The person's country.	3	string	Simple Element	Uppercase A to Z	Optional Element
48	**<ZipCd>** **Zip Code**: The person's Zip Code.	13	integer	Simple Element	0 to 9	Information will be pulled from CPS if content is not submitted.
49	**<PhoneNum>** **Phone Number**: The person's phone number.	17	integer	Simple Element	0 to 99999999999999999	Optional Element
50	**<Email>** **Email Address**: The person's email address.	128	string	Simple Element	Any valid keyboard character including an underscore; but not the pipe symbol or space	Optional Element
51	**<DtofBirth>** **Birth Date**: The person's current date of birth. This tag is the appropriate vehicle in which to change the Date of Birth. If the content of this tag is different than the Date of Birth in the Person Identifier, then COD will update the Person Identifier.	8	date	Simple Element	Format is CCYYMMDD 19020101 to 19901231 Borrower's age must be > 12 and < 100	Date of Birth information is a required field in the student identifier. This element is optional.
52	**<DtofBirthEffDt>** **Birth Date Effective Date**: Date of birth effective date.	8	date	Simple Element	Format is CCYYMMDD 19000101-20991231	Optional Element
53	**<CitznStatusInd>** **Citizenship Status Indicator:** The person's citizenship status. COD will pull citizenship status from CPS. This is an override field to allow schools to report information for PLUS only or for correction information from documentation located at the school.	1	string	Simple Element	The value the student reported for citizenship. 1 = U.S. citizen (or U.S. national) 2 = Eligible noncitizen 3 = Not eligible	Required element for PLUS. Otherwise, information will be pulled from CPS if content is not submitted.

Award Information

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
54	**\<Pell\>** **\<DLSub\>** **\<DLUnsub\>** **\<DLPLUS\>** **\<FFELSub\>** **\<FFELUnsub\>** **\<FFELPLUS\>** **\<ALTLOAN\>** **\<FWSP\>** **\<SEOG\>** **\<PERK\>** **\<CWC\>** A complex element. This element provides a logical grouping of elements related to award information.	NA	NA	Complex Element	NA	Award – ALT, FFEL, DL, Pell, and CB
55	**\<AwardYr\>** **Award Year**: Tag indicating the year corresponding to awards. List last year in cycle (i.e., 2002 for 2001-2002).	4	year	Simple Element	CCYY	Award - DL Pell
56	**\<SchlUseOnly\>** **School Use Only**: This field contains cross reference information useful to the School.	20	string	Simple Element	Institutionally defined.	Optional Element
57	**\<FISAPIncomeOverride\>** **FISAP Income Override**: COD will download the primary and secondary FISAP Income amounts from CPS. This is a field to allow schools to override the total Taxable and Nontaxable Income for the student and parents, if dependent, or the student only if independent.	11	decimal	Simple Element	-99999.99 to 99999.99	Award - CB Information will be pulled from CPS if content is not submitted.
58	**\<CostOfAttend\>** **Cost of Attendance**: Must equal COA calculated by the School following the Federal Pell Grant Payment regulations. The estimated cost of attending school during the requested award period before subtracting any financial aid or expected family contribution.	11	decimal	Simple Element	0 - 999999.99	Award - Pell

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
59	**<VerifStatCd>** **Verification Status Code:** Status of verification of applicant data by the school. Required only if school has paid a Pell Grant without supporting documentation.	1	boolean	Simple Element	W: Without Documentation V: Verified	Award – Pell
60	**<LDefGOver>** **Loan Default/Grant Overpay**: Identifies if the borrower/student is in default on a Title IV loan or owes a refund on a Title IV grant.	1	string	Simple Element	Y=Yes N=No Z=Overridden by School	Award - DL Required for PLUS
61	**<LowTuitFeesInd>** **Low Tuition and Fees Indicator**: Indicator identifying tuition ranges when the annual tuition is less than or equal to minimum defined by low tuition and fees table.	1	string	Simple Element	1: 0 2: 1 - 262 3: 236 - 524	Award - Pell
62	**<IncarceratedFlg>** **Incarcerated Federal Pell Recipient Indicator:** Indicator identifying if the student is incarcerated in local penal institution but otherwise eligible to receive Federal Pell Grants.	1	boolean	Simple Element	Y: Yes, the student is incarcerated in a local institution, but is otherwise eligible. N: No, the student previously reported as incarcerated, but is not or is no longer incarcerated.	Award - Pell
63	**<CPSTransNum>** **CPS Transaction Number**: Transaction number from eligible SAR used to calculate award.	2	string	Simple Element	01-99	Award - DL Pell
64	**<DependOverride>** **Dependency Override:** COD will download dependency status from CPS. This is a field to allow schools to override dependency information.	1	string	Simple Element	I = Independent D = Dependent	Award - Pell Optional Element Information will be pulled from CPS if content is not submitted.
65	**<SecondaryEFCInd>** **Secondary EFC Used Indicator**: Indicator of EFC value used to determine award amount.	1	string	Simple Element	O = Federal Pell Grant award previously based on the secondary EFC and reported to the Federal Pell Grant program; student's award now based on the original EFC. S = Federal Pell Grant award based on the secondary EFC, as a calculated by the CPS.	Award - Pell Optional Element Information will be pulled from CPS if content is not submitted.
66	**<AcCal>** **Academic Calendar**: Calendar which applies to this student's	1	string	Simple Element	1=Credit Hours-non-standard terms; 2=Credit Hours-standard terms of quarters;	Award - Pell

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
	educational program. Must be valid or system accepted to process record.				3=Credit Hours-standard terms of semesters; 4=Credit Hours-standard terms of trimesters; 5=Clock hours; 6=Credit Hours without terms The academic calendar dictates which Payment Methodology can be accepted, and the data required for the elements used in calculating the student's award. Refer to Appendix.	
67	**\<PmtMethod\>** **Payment Methodology**: Formula used to calculate the student's Federal Pell Grant Award.	1	string	Simple Element	1=(a)Credit hour with standard terms in which total weeks of instructional time Fall through Spring terms equal or exceed 30 weeks, or have been granted waiver; or (b) School offers a summer term in addition to fall through spring terms, could calculate awards using Formula 1 or 2 and chooses to perform alternate calculation (AC: 2,3, or 4) 2=Credit hour with standard terms in which total weeks of instructional time Fall through Spring terms are less than 30 weeks, has not been granted waiver. School does not use alternate calculation (AC: 2, 3, or 4) 3=Credit hour with standard or non-standard terms (AC: 1, 2, 3, or 4) 4=Clock hour or Credit hour without terms (AC: 5 or 6) 5=Programs of study by correspondence (AC: 1, 2, 3, or 4 denotes Formula 5B AC: 6 denotes Formula 5A) Refer to Appendix.	Award - Pell
68	**\<InstructWksUsed\>** **Weeks of instructional time used to calculate payment:** Total Number of weeks of instructional time provided by this student's Program of Study during a full academic year. Valid Values depend upon Payment Methodology and Academic Calendar fields. Must be completed when Payment Methodologies 2, 3, 4, or 5 are used. PM1: Blank	2	string	Simple Element	No element reported in Document (Payment Methodology 1) 00 - 78 (Payment Methodology 2, 3, 4, or 5) IF PM=2 Must be <30 IF PM=3 Must be valid range IF PM=4 Must be valid range IF PM=5 Must be valid range Refer to Appendix	Award - Pell

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
	PM2: Total number of weeks of instructional time in student's Program of Study's academic year (fall through spring terms). PM3 and PM5A: The lesser of either (a) total number of weeks of instructional time for a full-time student to complete hours in student's program of study, or (b) total number of weeks of instructional time for a full-time student to complete hours in student's program of study's academic year. School determines this based on the time required for the majority of its full-time students to complete the program of study or the program of study's academic year, not student by student.					
69	**<InstructWksDefiningAcYr>** **Weeks of instructional time in program's definition of academic year:** Total number of weeks of instructional time in the School's definition of a full academic year for this student's Program of Study.	2	string	Simple Element	No element reported in document (Payment Methodology 1) 30 - 78(May never be less than the number provided in Weeks of instructional time used to calculate payment. If>78 set to 30. Refer to Appendix	Award - Pell
70	**<CrClockHrsinAwardYr>** **Credit/Clock hours in this student's program of study's academic year:** Total number of credit/clock hours in all payment periods School expects this student to attend and be paid for during this Federal Pell Grant Award year.	4	string	Simple Element	Required for Academic Calendars 5 and 6 or Ranges: 0000-3120 AC=Clock Hour (5) 0000-0100 AC=Credit Hours without terms(6) Refer to Appendix	Award - Pell
71	**<CrClockHrsinProgsAcYr>** **Credit/Clock hours in this student's program of study's academic year:** Total number of credit or clock hours in the School's definition of a full academic year for this student's Program of Study.	4	string	Simple Element	Required for Academic Calendars 5 and 6 or ranges: 0900-3120 Academic calendar 5 0024-0100 Academic calendar 6 Refer to Appendix	Award - Pell
72	**<AwardId>** **Award ID**: Unique Award Identifier.	21	string	Simple Element	Student's Social Security Number: 001010001-999999999 Loan Type: S = Subsidized U = Unsubsidized P = Plus Program Year: 03 School Code: X00000-X99999 where X = G or E Loan Sequence Number: 001-999	Award- DL

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
73	**<AwardCreateDt>** **Award Create Date**: The date the award record was created by the school.	8	date	Simple Element	CCYYMMDD 19000101-20991231	Award - DL
74	**<AwardAmt>** **Award Amount**: The total award amount that the student is eligible to receive as determined by the school.	11	decimal	Simple Element	DL Sub - Grade Level = 0 or 1 Max = 2625 Grade Level = 2 Max 3500 Grade Level = 3,4,5 Max = 5500 Grade Level >= 6 Max = 8500 DL Unsub - Grade Level = 0 or 1 Max = 6625 Grade Level = 2 Max 7500 Grade Level = 3,4,5 Max = 10500 Grade Level >= 6 Max = 18500 If Additional Unsubsidized Loan for HPPA = Y, Grade Level = 3,4,5 Max = 27167 Grade Level >= 6 Max = 45167 PLUS - 0-99999.99 Pell - refer to the Pell Payment Schedule	Award – DL Pell
75	**<FedShareAmt>** **Federal Share Amount**: The federal share portion of the Perkins, FSEOG, or FWS award amount.	11	decimal	Simple Element	0-99999.99	Award - CB
76	**<OrigntnFeePct>** **Origination Fee Percentage**: The origination fee percentage used for this record.	5	decimal	Simple Element	0-99.99 03.00 for 3 percent 04.00 for 4 percent	Award - DL
77	**<IntRebatePct>** **Interest Rebate Percentage**: The upfront interest rebate percentage for the disbursement.	5	decimal	Simple Element	0-99.99 01500=1.5 percent There is an implied decimal between the 2nd and 3rd positions from the left.	Award - DL
78	**<PromNtPrtInd>** **Promissory Note Print Indicator**: The Promissory Note print option used for this record.	1	string	Simple Element	S = COD Prints and sends to Borrower R = COD Prints and sends to School Z = COD Reprint	Award - DL
79	**<DiscStmtPrtInd>** **Disclosure Statement Print Flag**: Indicates whether the school or COD will print the Disclosure Statement. The party (school or COD) who is	1	string	Simple Element	Y = COD prints and sends to Borrower R = COD reprint Defaults to School Profile	Award - DL

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
	responsible for mailing the Disclosure Statement is also responsible for printing and mailing the Plain Language Disclosure Statement.					
80	**<AddtHPPA>** **Additional Unsubsidized Loan for HPPA**: This was formerly a HEAL loan.	1	boolean	Simple Element	Y=Yes Unsubsidized only	Award - DL
81	**<GradeLevelInd>** **Grade Level Indicator:** Indicates the student's current college grade level in the program or college.	1	string	Simple Element	0 = 1st year, undergraduate/never attended college; 1 = 1st year, undergraduate/attended college before; 2 = 2nd year undergraduate/sophomore; 3 = 3rd year undergraduate/junior; 4 = 4th year undergraduate/senior; 5 = 5th year/other undergraduate; 6 = 1st year graduate/professional; 7 = Continuing graduate/professional or beyond	Award - DL, CB
82	**<AwardBeginDt>** **Award Begin Date**: The date when classes begin for the specific period covered by aid.	8	date	Simple Element	CCYYMMDD 20010702-20030630 Cannot be prior to the student's academic year begin date	Award - DL
83	**<AwardEndDt>** **Award Date**: The date when classes end for the specific period covered by aid.	8	date	Simple Element	CCYYMMDD 20030701-20040629 Cannot be after the student's academic year end date	Award - DL
84	**<AcYrBeginDt>** **Academic Year Start Date**: The date the student's academic year starts at the school.	8	date	Simple Element	CCYYMMDD 20010702-20030630	Award - DL
85	**<AcYrEndDt>** **Academic Year End Date**: The date the student's academic year ends at the school.	8	date	Simple Element	CCYYMMDD 20020701-20040629	Award - DL

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
86	**<EnrollDt>** **Enrollment Date**: First date that the student was enrolled in an eligible program for the designated award year. If the student enrolled in a crossover payment period before the first day of the Pell award year (July 1), but which will be paid from 2002-2003 funds, report the actual start date of the student's classes for that payment period.	8	date	Simple Element	CCYYMMDD 20020101 - 20030630	Award - Pell
87	**<LessThanFTFlg>** **Less Than Full Time Flag**: Flag indicating if student is less than full-time.	1	boolean	Simple Element	Y = Less than Full Time Status	Award - CB

Disbursement Information

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
88	**<Disbursement>** This is a complex element. This element provides a logical grouping of elements related to disbursement information.	NA	NA	Complex Element	NA	
89	**<Disbursement Number= " ">** **Disbursement Number**: Number of the disbursement.	2	integer	Attribute	01-20	Award - DL Pell
90	**<DisbDt>** **Disbursement Date**: The disbursement date.	8	date	Simple Element	CCYYMMDD 20010702-20080930	Award - DL Pell
91	**<DisbSeqNum>** **Sequence Number**: The number that determines the order in which transactions must be processed for a given disbursement number.	2	integer	Simple Element	01-90 Disbursement sequence numbers must be sequential and follow in order.	Award - DL Pell
92	**<DisbGrossAmt>** **Disbursement Gross Amount**: The gross award amount.	11	decimal	Simple Element	0-99999.99	Award - DL
93	**<DisbFeeAmt>** **Disbursement Fee Amount**: The Fee Amount.	11	decimal	Simple Element	0-99999.99	Award - DL
94	**<IntRebateAmt>** **Interest Rebate Amount**: The Upfront Interest Rebate Amount.	11	decimal	Simple Element	0-99999.99	Award - DL
95	**<DisbAmt>** **Disbursement Amount**: Amount of disbursement for student.	11	decimal	Simple Element	0 - 99999.99 (Award Amount MAX)	Award - DL Pell
96	**<PmtTriggerFlg>** **Payment Trigger Flag**: The flag indicating if the Entity is submitting student records for payment.	1	boolean	Simple Element	Y = yes N = No Defaults to No	Award – DL Pell, CB
97	**<SchlUseOnly>** **School Use Only**: This field contains cross reference information useful to the School.	20	string	Simple Element	Institutionally defined.	Optional Element

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
98	**<FirstDisbFlg>** **First Disbursement Flag**: Flag identifying which disbursement was the earliest transaction date.	1	boolean	Simple Element	Y=First Disbursement Required if First Actual Disbursement has a disbursement number greater than 01.	Award - DL
99	**<ConfFlg>** **Confirmation Flag:** Indication that this disbursement has been confirmed by the borrower at the school.	1	boolean	Simple Element	Y=Yes	Optional Element
100	**<PmtPeriodStartDt>** **Payment Period Start Date**: Beginning date of the Payment Period. Used to pay on awards submitted by schools that have become ineligible.	8	date	Simple Element	CCYYMMDD 20010101 to 20020630	Award - Pell (only if school has become inelgible)

Response (Nested within each of the above blocks)

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
101	**<SvcrRefundAmt>** **Servicer Refund Amount**: Amount of payment refund sent to the Servicer by the borrower.	11	decimal	Simple Element	(-99999.99 to 99999.99) FileType = SR only A negative amount indicates a refund A positive amount indicates a reversal of the refund (that is, bounced check)	Award - DL
102	**<SvcrRefundAmtDt>** **Servicer Refund Amount Date**: The date the Servicer posted the refund to the student's account.	8	date	Simple Element	CCYYMMDD	Award - DL
103	**<BkdLoanAmt>** **Booked Loan Amount**: Total gross amount of disbursements accepted and booked.	11	decimal	Simple Element	0-99999.99	Award - DL
104	**<BkdLoanAmtDt>** **Booked Loan Date**: The date the loan booked on COD.	8	date	Simple Element	CCYYMMDD	Award - DL
105	**<YrTDDisbAmt>** **Year-To-Date Disbursement Amount**: Total amount that has been disbursed to the student for the award year.	11	decimal	Simple Element	0-99999.99	Award - Pell
106	**<TotEligUsed>** **Total Eligibility Used**: Total percentage of the student's Pell eligibility used for the specific award year.	11	decimal	Simple Element	0-99999.99	Award - Pell
107	**<EMPNFlg>** **Electronic MPN Flag**: Flag indicating whether there is an electronic or paper MPN.	1	boolean	Simple Element	Y = Yes it is an electronic MPN	Award - DL
108	**<MPNId>** **MPN ID**: The MPN identifier printed on the MPN.	21	string	Simple Element	Student's Social Security Number: 001010001-999999999 Loan Type: S =Subsidized U= Unsubsidized P = Plus Program Year: 03 School Code: X00000-X99999 where X = G or E Loan Sequence Number: 001-999	Award - DL
109	**<MPNStat>** **MPN Status**: The status of the MPN on file at COD.	1	string	Simple Element	A = Accepted MPN on file N = MPN NOT on file I = Inactive C = Closed R = Rejected P = Pending MPN on file	Award - DL

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
110	**\<MPNLinkFlg\>** **MPN Link Flag**: The Master Promissory Note flag is used to indicate whether or not the record has been linked to an MPN at COD.	1	boolean	Simple Element	Y = Record has been linked to an MPN N = Record is not linked to an MPN	Award - DL
111	**\<RsInd\>** **Response Indicator**: The status of this record on COD.	1	string	Simple Element	A = Accepted R = Rejected D = Duplicate H = Held C = Corrected P = Partial	Award - Pell
112	**\<SchedFedPellGrt\>** **Scheduled Federal Pell Grant**: Scheduled amount for a full time student.	11	decimal	Simple Element	0-Award Amount Maximum	Award - Pell
113	**\<SFAInd\>** **SFA Indicator**: Indicator set to inform institutions of modifications that have been made to their database and require immediate action to rectify.	2	string	Simple Element	SA = Shared SAR CE = Concurrent Enrollment PO = POP	Award - Pell
114	**\<CrDecisionStat\>** **PLUS Credit Decision Status:** The status of the PLUS credit decision for the loan on COD.	1	string	Simple Element	A = Accepted D = Denied P = Pending	Award - DL
115	**\<CrDecisionDate\>** **PLUS Credit Decision Date**: The date on which the credit check decision was processed.	8	date	Simple Element	CCYYMMDD	Award - DL
116	**\<OverrideInd\>** **PLUS Credit Decision Override Indicator**: The status of the credit check for this loan on COD as a result of an override.	1	string	Simple Element	C = Credit overridden as a result of new credit information provided E = Credit overridden as a result of an endorser's approval D = Credit denied as a result of an endorser's denial N = Credit denied after pending	Award - DL
117	**\<RsStat\>** **Edit Code**: Edit result from COD processing.	3	string	Simple Element	See COD edit table.	School Receives
118	**\<RsMsg\>** **Response Message:** The text of the edit result. This field is tranmitted only via web applications.	150	string	Simple Element	See COD edit table.	School Receives
119	**\<Field\>** **Field**: The element referenced by the Edit Code. The tag and the original content are returned.	Variable	Variable	Variable		School Receives

Field #	COD Data Field	Maximum Length	Data Type	Field Type	Format and Valid Field Values	Requirement Indicator
120	**<Value>** **Value**: New value in field if a correction is applied.	Variable	Variable	Variable		School Receives

Appendix C – Edit Comment Codes and Descriptions

Introduction

This section provides a table illustrating the various edit codes that are used in the COD Process and their related comments. The information is grouped by the Common Record, blocks or modules with the following column headings:

- **Edit Type** - this column lists one of the three edit types. They are:

  - R   Rejected
  - W   Warning
  - C   Corrected

- **Message** – this column gives an explanation of the comment that is displayed for the prescribed edit condition.

- **Condition** – this column provides a description of the situation that caused the edit, the action taken to resolve it, and/or the notification message sent to the school identifying the potential error.

- **How to Fix Record** – this column explains what the user must do to resolve the mistaken condition.

Document Information/ Entity Information Edits

Edit Type	Message	Condition	How to Fix Record
R	Invalid Destination Mailbox ID	Occurs if the Entity ID is invalid or not assigned to send Pell/ Direct Loan/ Campus-Based data from the school.	
R	Reporting School Entity ID is Not Eligible To Report	Entity ID in Document Information Block is not eligible to report.	Resubmit using appropriate reporting campus Entity ID.
R	Duplicate Document (Batch) Identifier	Batch ID (Entity ID, DateTime stamp) has been previously submitted.	Review batch to determine if duplicate. If not, resubmit with unique batch number.
R	Entity ID Not Found On Master Participant File	The Entity ID submitted does not match any existing Entity ID on file at COD.	Verify your Entity ID. For further clarification, if needed, call your Customer Service Representative.
W	Software Provider Not Found	Software Provider ID was not found on the list of known software providers.	Call your Software Provider and confirm the appropriate Software Provider ID to use for your specific software.
R	DateTime stamp Greater Than Current System Date	The date indicated in the DateTime stamp in the Document ID is greater than the current system date at COD.	Correct Document (Batch) ID Create Date and resubmit.
R	No Detail Records In Batch	The Document (Batch) contained no detail records, cannot be processed.	Resubmit Document (Batch) with detail records.

Edit Type	Message	Condition	How to Fix Record
W	Total Number of Students Does Not Equal Count of Detail	The reported Total Number of Students reported in the Document Information Block does not equal the total number of students in the document (batch).	No action required.
W	Reported Number of Awards By Program Does Not Equal Count of Detail Awards by Program	The reported Total Number of Awards by program by year reported in the Document Information Block does not equal the number of awards by program by year in the document (batch).	No action required.

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Version 1.0

COD *Technical Reference*
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Appendix C
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Person Edits

Edit Type	Message	Condition	How to Fix Record
R	No Person Identifier Match On CPS For Student	The Student Identifier -- current SSN, current Date of Birth, and current Last Name (first two characters) combination reported on the Common Record cannot be found on the CPS.	Review SSN, Date of Birth, and Last Name combination reported in the Common Record to the same data elements on the student's ISIR. If any of these identifiers do not match, resubmit with the corrected data. If the data on the ISIR is incorrect, the student must submit a corrected FAFSA. Once a corrected FAFSA is processed by CPS, resubmit the Common Record for this student.
W	No Person Identifier Match Found On CPS For Student; Record Pending	A correction or change was submitted and the Student Identifier – current SSN, current Date of Birth, and current Last Name (first two characters) combination reported in the Common Record cannot be found on CPS, this record is pending a valid match. COD will continue to attempt a match for three days. If no match occurs during that time, a reject will be sent.	Review the SSN, Date of Birth, and Last Name combination reported in the Common Record to the same data elements on the student's ISIR. If any of these identifiers do not match, resubmit with the corrected data. If identifiers are correct as submitted, await confirmation of a match with CPS. A record can remain pending for three days awaiting confirmation of a match.
R	Duplicate Match on CPS	The Student Identifier -- current SSN, current Date of Birth, current Last	Go to the COD website and review the CPS matches for this student.

Edit Type	Message	Condition	How to Fix Record
		Name (first two characters), and transaction number reported in the Common Record has two or more matches at CPS.	Select the correct transaction.
R	Citizenship Status Indicator for the PLUS Borrower is not eligible	PLUS borrower's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen. (PLUS Only)	If this data is correct, the PLUS borrower is not eligible for a PLUS loan. If this data is incorrect, update and resubmit.
R	Citizenship Status Indicator for the student for the PLUS loan is not eligible	Student's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen. (PLUS Only)	If this data is correct, the PLUS borrower is not eligible for a loan. If this data is incorrect, update and resubmit.
W	Corrected Value Same as Original Value	The corrected value submitted in the Common Record matches the value currently on file at COD.	Verify the submitted value for accuracy. If correct, this record is a duplicate and no update is necessary. If incorrect, update the value and resubmit.
R	PLUS Borrower and Student Cannot be the Same Person	The PLUS borrower has the same SSN as the student associated with this PLUS loan. (PLUS Only)	Verify the SSN of the parent borrower and the student. Update records appropriately and resubmit.
R	PLUS Endorser and Student Cannot Be The Same Person	The PLUS Endorser has the same SSN as the student associated with this PLUS loan. (PLUS Only)	Verify the SSN of the endorser and the student. Update records appropriately and resubmit.
W	No Driver's License Number provided	Driver's License Number is not provided and the Driver's License State is not blank.	Submit Driver's License Number.

Edit Type	Message	Condition	How to Fix Record
W	Driver's License State Blank	Driver's License State is not provided and the Driver's License Number is not blank.	Submit Driver's License State.
R	First Name and Last Name Blank	First and Last names are both blank.	Submit first name, last name or both.
R	Permanent Address is Incomplete	a. Address, City, State and Zip Code are all blank b. Zip Code is not numeric or is all zeros. c. State is blank and Zip Code is not blank d. State is not blank and is not "CN", "MX", or "FC" and zip code is blank." e. State is not a valid state code	Submit valid permanent address information.
W	Temporary Address is Incomplete	a. Address, City, State and Zip Code are all blank b. Zip Code is not numeric or is all zeros. c. State is blank and Zip Code is not blank d. State is not blank and is not "CN", "MX", or "FC" and zip code is blank. e. State is not a valid state code	Submit valid temporary address information.

Award Information Edits

Edit Type	Message	Condition	How to Fix Record
C/R	Incorrect Low Tuition & Fees Indicator/ Correction Applied	The COA as reported by the school (either in the record or as previously reported) is greater than the low tuition threshold or the student's EFC is greater than the Low Tuition and Fees minimum amount for the award year. If the school has chosen to have COD correct its records, COD will set to blank. (Pell Only)	Review the COA and EFC and confirm. If correct, no action required. If incorrect, update and resubmit.
R	Student Ineligible Loan Default/ Grant Overpay	The student's loan default/ grant overpay value is not "N - No" or "Z - Overriden by school." The student cannot receive funds if a loan default or a grant overpayment exists.	Determine whether the student is in default or owes a grant overpayment. If the student is in default or owes a grant overpayment, the student is not eligible to receive funds and no further action is necessary. If the student is not in default and no grant overpayment exists, update this data element with the appropriate value and resubmit.

Edit Type	Message	Condition	How to Fix Record
R	PLUS Borrower Ineligible Loan Default/ Grant Overpay	The PLUS borrower's loan default/ grant overpay value is not "N - No" or "Z – Overriden by school." The PLUS borrower cannot receive funds if a loan default or a grant overpayment exists**.** (PLUS only)	Determine whether the PLUS borrower is in default or owes a grant overpayment. If the PLUS borrower is in default or owes a grant overpayment, the borrower is ineligible for a loan and no further action is necessary. If the PLUS borrower is not in default and no grant overpayment exists, update this data element with the appropriate value and resubmit.
R	Reported CPS Transaction Number Does Not Match CPS	Transaction number reported for this student is not on file at the CPS.	Review the Reported Transaction Number and ensure that you have an ISIR record on file for the student with that transaction number. If incorrect, update the Reported Transaction Number and resubmit.

Edit Type	Message	Condition	How to Fix Record
C/R	Incorrect Secondary EFC Used Indicator/ Correction Applied	Ensures the reported Secondary EFC Used Indicator is valid. The valid values are O, S, and Blank. O is only valid if the value currently on the COD system is S. If the school has chosen to have COD correct its records and an invalid value is submitted, COD will correct to the value currently on the COD system or to blank. (Pell Only)	Review the field for the correct value and resubmit. Ensure the value is S if you are using the Secondary EFC; or O if you originally reported you were using the Secondary EFC and are now using the Original EFC.
C/R	Incorrect Payment Methodology/ Correction Applied	If ANY of the following are true: AC - Academic Calendar PM - Payment Methodology <> - Not equal to AC = 1 and PM <> 3 or 5 AC = 2, 3 or 4 and PM = 4 AC = 6 and PM <> 4 AC = 5 and PM = 5 If the school has chosen to have COD correct its records and the submitted value is a change and Accepted PM is valid with current AC then COD will set to previously accepted value. Otherwise, if Accepted AC = 1, 2, 3 or	Review the field for the correct value and resubmit

Edit Type	Message	Condition	How to Fix Record
		4, COD will set Accepted PM to 3. Otherwise, COD will set Accepted PM to 4. (Pell Only)	
C/R	Incorrect Academic Calendar/ Correction Applied	The academic calendar (AC) dictates which Payment Methodology can be accepted. Used in award amount validation. The following changes in Academic Calendar indicate need to change Payment Methodology. <u>From</u> <u>To</u> 1 to 2, 3, 4, or 5 2, 3, or 4 to 1 or 5 5 to 2, 3, 4, or 6 6 to 1 or 5 If the school has chosen to have COD correct its records and If AC invalid or BLANK, then set accepted value to previous value or If Attending Pell ID default AC populated, then set accepted value to default. ELSE If Reporting Pell ID default AC populated, then set accepted value to default. ELSE If Payment Methodology = 4, then set accepted value to 5. ELSE set accepted value to 3. (Pell Only)	Review the field for the appropriate value and re-submit. Ensure the value is either Blank if Award Type is not equal to Pell or correct to: (1) if you measure academic progress in Credit Hours – non-standard terms; (2) if you measure academic progress in Credit Hours – standard terms of quarters; (3) if you measure academic progress in Credit Hours – standard terms of semesters; (4) if you measure academic progress in Credit Hours – standard terms of trimesters; (5) if you measure academic progress in Clock hours; **(6)** if you measure academic progress in Credit Hours without terms

Edit Type	Message	Condition	How to Fix Record
C/R	Invalid Weeks of Instructional Time in Program's Definition of Academic Year	Reported Payment Methodology is 2, 3, 4 or 5 and the Weeks of Instructional Time Used in Program's Definition of Academic Year is not in the valid range (30 – 78). The Reported Payment Methodology is 1 and the Weeks of Instructional Time Used in Program's Definition of Academic Year is not BLANK.	Verify that the Payment Methodology and Academic Calendar are correct. Correct the Payment Methodology, Academic Calendar and/or Weeks of Instructional Time and resubmit.
C/R	Invalid Weeks of Instructional Time used to Calculate Payment	Reported Payment Methodology is 1 and Weeks of Instructional Time Used to Calculate Payment is not BLANK. Payment Methodology is 2 and Weeks of Instructional Time Used to Calculate Payment is not in the valid range (00 – 29). Payment Methodology is 3, 4 or 5 and Weeks of Instructional Time Used to Calculate Payment is not in the valid range (00-78).	Verify that the Payment Methodology and Academic Calendar are correct. Correct the Payment Methodology, Academic Calendar and/or Weeks of Instructional Time and resubmit.
C/R	Invalid Credit or Clock Hours in program's definition of academic year	Academic Calendar is 1, 2, 3 or 4 and Credit or Clock Hours in Program's Definition of Academic Year is not BLANK.	Verify that the Payment Methodology and Academic Calendar are correct and our assumption is correct. If this is correct, no

Edit Type	Message	Condition	How to Fix Record
		Academic Calendar is 5 and Credit or Clock Hours in Program's Definition of Academic Year is not in valid range (900 – 3120). If Academic Calendar is 6 and Credit or Clock Hours in Program's Definition of Academic Year is not in valid range (24 – 100).	further action is necessary. If it is not correct, update the Payment Methodology and Academic Calendar and Cr/Clock Hours and resubmit.
C/R	Invalid Credit or Clock Hours-in all payment periods expected to complete this school year	Academic Calendar is 1, 2, 3 or 4 and Credit or Clock Hours in this Student's Program of Study's Academic Year is not BLANK. Academic Calendar is 5 or 6 and Credit or Clock Hours in this Student's Program of Study Academic Year is not between 0000 and the value of Credit or Clock Hours in Program's Definition of Academic Year.	Verify that the Payment Methodology and Academic Calendar are correct. If it is not correct, update the Payment Methodology and Academic Calendar and/or Credit/Clock Hours and resubmit.

Award Edits

Edit Type	Message	Condition	How to Fix Record
R	Duplicate Award ID	This Award ID is already established under a different student identifier. (Direct Loan only)	Create a new Award ID for this borrower.
R	Attending School Entity Identifier has no relationship with the Reporting School Entity Identifier	The Attending School Entity Identifier in the Award Block has no established relationship to the Reporting School Entity Identifier in the Entity Block.	Verify the Attended Entity ID and the Reporting Entity ID. If incorrect, update and resubmit.
R	Inconsistent Award Information Data	Award Type listed in Award ID does not match Award Type in the Award Block and/or Award Year listed in Award ID does not match Award Year in Award Information Block.	Review the Award Type and Award Year fields to ensure they are the same as the values in the Award ID. Correct the necessary field(s) and resubmit.
W	PLUS Credit Decision Status is not accepted for this PLUS award	No credit decision has been accepted for this award. (PLUS Only)	PLUS Credit Decision Status for this award is pending. Once a credit decision is received, a response will be sent.
R	Student Not Pell Eligible	Award type listed is Pell and student is not Pell eligible according to CPS record. (Pell Only)	Review student's ISIR for Pell eligibility. If student is eligible, review transaction number reported. If incorrect, update and resubmit.
R	Incorrect Award Amount	Award Amount exceeds the maximum annual limit: DL Sub –	Review the maximum annual limit for this award. If appropriate, update this field and

Edit Type	Message	Condition	How to Fix Record
		Grade Level = 0 or 1 Max = 2625 Grade Level = 2 Max 3500 Grade Level = 3,4,5 Max = 5500 Grade Level >= 6 Max = 8500 DL Unsub - Grade Level = 0 or 1 Max = 6625 Grade Level = 2 Max 7500 Grade Level = 3,4,5 Max = 10500 Grade Level >= 6 Max = 18500 If Additional Unsubsidized Loan for HPPA (formerly HEAL eligible) = Y, Grade Level = 3,4,5 Max = 27167 Grade Level >= 6 Max = 45167 PLUS - 0-99999.99 Pell – refer to the Pell Payment Schedule	resubmit.
W	Changed Award Amount Is Less Than Total Disbursements	Award amount cannot be less than the sum of the accepted funded disbursements. (Pell only)	Reduce disbursement amounts to correspond with the funded disbursements and resubmit. If an adjustment is not

Edit Type	Message	Condition	How to Fix Record
			received within 30 days, COD will process a decrease.
R	Changed Award Amount Is Less Than Total Disbursements	Award amount cannot be less than the sum of the accepted funded disbursements. (Direct Loan only)	Review Award Amount and funded disbursements. Update and resubmit. If you are attempting to decrease the loan, you must make adjustments to the disbursements that have already been processed.
R	New Award Type Submitted with a Zero Award Amount	For an initial submission for this award type, the award amount is not greater than zero.	Enter an Award Amount and resubmit.
R	New Award Amount or Award Increase Received After End Of Processing Year and Institution Has Not Been Granted Administrative Relief (Pell)/ Extended Processing (DL)	A new or increased award amount or was submitted after the processing deadline for the award year and the school has not been granted administrative relief/ extended processing. If ALL of the following are true: -- The Received Date is greater than the Award Year Processing Cycle End Date -- The school has not been granted administrative relief/ extended processing or an audit adjustment. -- An award for this	To disburse after the deadline of the award year, your school must seek either Administrative Relief for Pell or Extended Processing for Direct Loan. Contact your Customer Service Representative if your school has been granted either Administrative Relief or Extended Processing or if you want to apply for either of these extensions.

Edit Type	Message	Condition	How to Fix Record
		student identifier is currently not in COD or the Award amount is an increase to the amount in COD.	
R	Incorrect Value For Additional Unsubsidized Eligibility for HPPA (formerly HEAL eligible)	Additional Unsubsidized Eligibility for Health Profession Program value is "Y" and school does not have Health Profession Programs OR. Additional Unsubsidized Eligibility for Health Profession Program value is "Y" and the student's grade level code is not 4, 5, 6, or 7 (graduate student).	Review the record and ensure you are providing the correct value for the Additional Unsubsidized Eligibility for Health Professions flag. If your school is eligible to use this flag, ensure the student's grade level is reported as greater than 3 and resubmit.

If grade level is correct and you are eligible to use this flag, please contact your Customer Service Representative. |
| R | Incorrect Award Dates | Difference between Award Begin Date and Award End Date is greater than 12 months OR Award Begin Date is after the Award End Date OR Award Begin Date and Award End Date is not equal to or within the student's academic year dates. | Review the record and ensure the Award Begin and End Dates are accurate. If incorrect, update and resubmit. |

Edit Type	Message	Condition	How to Fix Record
R	Incorrect Academic Year Dates	Academic Year Start Date is after the Academic Year End Date OR Academic year is greater than 12 months	Review the record and ensure the Academic Year Begin (Start) and End Dates are accurate. If incorrect, update and resubmit.
R	Academic Year Dates Already Linked to MPN	Academic Year Start Date cannot be changed because a Direct Loan is already linked to an MPN based on specific academic year dates.	Academic Year Begin (Start) Date cannot be changed on this loan since it is linked to a MPN based on the existing Academic Year Begin (Start) and End Dates. If the academic year dates are incorrect, you must obtain a new promissory note and process a new loan with the correct academic year dates.

Disbursement Edits

Edit Type	Message	Condition	How to Fix Record
R	School is Ineligible	Edit checks to ensure that a. School is eligible to participate in the Title IV programs b. If school is requesting Pell Grant funds, school is eligible to participate in the Pell Grant program. c. If school is requesting Direct Loan funds, school is eligible to participate in the Direct Loan program, is open and not undergoing an ownership change.	Review your Attend School Entity Identifier to ensure it is correct and that you are eligible to participate in the program for which you are submitting records and/or requesting funds. If incorrect, update and resubmit.
R	Disbursement Date Is More Than 120 Days After the Original Disbursement Date	Adjusted Disbursement Date is not within 120 days of original Disbursement Date. (Direct Loan only)	Review your adjusted disbursement date in conjunction with your original disbursement date. If incorrect, update and resubmit.
R	Disbursement Date Outside Allowable Window	Disbursement date is more than 10 days prior to the award begin date or greater than 90 days after the award end date. (Direct Loan only)	Review your award dates and your disbursement dates. If incorrect, update and resubmit.
R	Disbursement Date With Payment Trigger Flag Set to Yes Outside of Allowable Window	Payment Trigger Flag is Yes and disbursement date is outside of allowable window. Pell Allowable Window: Funds First (Advanced Pay) = 30 calendar days	Review your Payment Trigger Flag and submit a release based on the disbursement date and your school's allowable disbursement window.

Edit Type	Message	Condition	How to Fix Record
		Records First (Just in Time) = 7 calendar days Reimbursement = 0 days Heightened Cash Monitoring = 0 days Direct Loan Allowable Window: Funds First (Advance Pay) = 7 calendar days Records First (Just in Time) = 7 calendar days Reimbursement = 0 days Heightened Cash Monitoring = 0 days	
R	First Funded Disbursement Date Must Be the Earliest	Subsequent Disbursement Date is not after the Disbursement Date of the first disbursement (Either disbursement number 01 or the disbursement with the first disbursement flag). (Direct Loan only)	Review the disbursement dates of the subsequent disbursement and the first disbursement. If incorrect, update and resubmit.
R	Disbursement Date Cannot Be Blank On Sequence Number 01	The Disbursement Date is not populated on disbursement sequence number 01.	Resubmit disbursement number 01 with a disbursement date.
W	Disbursement Date Within 7 Days or Passed, Payment Trigger Set To "N"	A record has been submitted with the payment trigger flag set to "N" but the disbursement date is within the 7 calendar day window or has passed.	Review record to determine if a payment trigger flag of "Y" is appropriate. This record will not be funded until a payment trigger flag of "Y" is received. If you want this record to be funded, update the payment trigger flag and resubmit.

Edit Type	Message	Condition	How to Fix Record
W	Disbursement Information Received 30 Days or more after Date of Disbursement	Disbursement Information was received and processed by COD more than 30 days later than the Disbursement Date reported on the record.	No action required.
R	Sequence Number Not In Sequential Order	Sequence Number is not one higher than the last previously accepted transaction for this disbursement.	Review disbursement transactions and disbursement sequence numbers for this disbursement and resubmit all transactions not yet accepted by COD in the proper order.
R	A change/ adjustment to a Disbursement Date and Disbursement Amount were submitted on the same transaction. Adjustment to Disbursement Amount has been rejected.	A change to Disbursement Date and an adjustment to a Disbursement Amount were made at the same time, i.e. in the same transaction with the same Sequence Number for the same Disbursement Number.	The change to the Disbursement Date is accepted but the change to the disbursement amount is rejected. Resubmit the adjustment to the Disbursement Amount with a new Sequence Number.
R	Duplicate Disbursement Information On File	The reported Disbursement Number, Sequence Number, and Payment Trigger Flag are already on file with COD.	No action is required. If you are attempting to make a change, resubmit with a higher sequence number.
W	Duplicate Adjustment Information on File	The Disbursement Number, Disbursement Amount(s), Disbursement Date, and Payment Trigger Flag are already on file with COD for this Disbursement Adjustment.	No action required. If you are attempting to make a change, update and resubmit.

Edit Type	Message	Condition	How to Fix Record
R	Insufficient Number of Disbursements Based on School Type	Disbursement Amount equals the Total Net Loan Amount and the school does not meet special condition status. Special condition status includes "Experimental Site Schools" and schools with a less than 10 percent cohort default rate. Only schools meeting special condition status are allowed to make one disbursement. A minimum of two disbursements is required for all other schools. (Direct Loan only)	Since your school does not meet special condition status, you must disburse a loan in two or more disbursements and the disbursement amount (net disbursement) cannot equal the total net loan amount. Update the disbursement amount for this record and resubmit. If you believe your school does meet special condition status, call your Customer Service Representative.
R	Only One Disbursement Allowed for Students with a Verification Status of "W"	You can only make one disbursement for a student with a Verification Status of "W."	You must perform verification on this student's application data. Once verification has been performed, update the verification status to "V" and resubmit.
R	Disbursement Amount(s) Is Less Than Or Equal to Zero for Disbursement Sequence Number 01	Disbursement Amounts (Gross and Net) are not populated or less than zero for disbursement sequence number 01.	Resubmit disbursement sequence number 01 with a disbursement amount greater than zero.
R	Incorrect Disbursement Amount(s)	Disbursement amounts are not equal to COD's calculated amount *For DL:* b. The Disbursement Amount is calculated using	Verify your disbursement calculations based on the award type. Resubmit if appropriate.

Edit Type	Message	Condition	How to Fix Record
		the following steps (+ or - $1 tolerance): Step 1: Calculate the Combined Fee/Interest Rebate Percentage by subtracting the Interest Rebate Percentage from the Loan Fee Percentage Step 2: Calculate the Combined Fee/Interest Rebate Amount by multiplying the Gross Amount by the Combined Fee/Interest Rebate Percentage (go out 3 decimal places) and truncating the result Step 3: Calculate the Net Amount by subtracting the Combined Fee/Interest Rebate Amount from the Gross Amount Step 4: Calculate the Loan Fee Amount by multiplying the Gross Amount by the Loan Fee Percentage (go out to 3 decimal places) and truncating the result Step 5: Calculate the Interest Rebate Amount by subtracting the Loan Fee Amount from the Gross Amount and then subtracting the result from the Net Amount. b. Payment Trigger	

Edit Type	Message	Condition	How to Fix Record
		set to "Y" and Disbursement Amount exceeds annual loan limit across schools. See common record for loan limit criteria. For Pell: The sum of the disbursements exceeds the Award Amount --OR— The reported Disbursement Amount exceeds 100% of the student's Total Eligibility Used and the student is already in a POP situation involving three or more schools.	
C/R	Disbursement Amount > 50% of award with Verification Status of "W"	ALL of the following are true: The Verification Status is W on the award AND Disbursement Amount is >50% of the Scheduled Award Amount If the school has chosen to have COD correct its records, COD will set the Accepted Disbursement Amount to the lesser of either the Origination Award Amount or 50% of the Schedule Award Amount	Review disbursement amount and verification status or assumption made. If incorrect, update and resubmit.

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COD *Technical Reference*
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Edit Type	Message	Condition	How to Fix Record
R	Incorrect Disbursement Gross Amount	Sum of all the gross Disbursement Amounts is greater than the Award Amount. (Direct Loan Only)	Review the gross disbursement amount for each disbursement number and compare to the award amount (Loan Amount Approved). Update record where appropriate and resubmit.
R	Potential Overaward Project- Notice Sent Separately	Two or more Pell disbursements for a student have been received from two or more schools and all of the following are true: Disbursement is not rejected AND Other Pell awards exist for the student at different Attended School Entity ID's for the current Award Year AND Total amount disbursed for any of the other Pell awards is greater than zero AND Total of the Percentage Used is greater than 100.00 (plus tolerance.) (Pell only)	Review guidance contained in separate notice.
W	Potential Concurrent Enrollment - Notice Sent Separately	Two or more Pell disbursements for a student have been received from two or more schools and all of	Review guidance contained in separate notice.

Edit Type	Message	Condition	How to Fix Record
		the following are true: Other Pell awards exist for the student at different Attended School Entity ID's for the current Award Year AND Total amount disbursed for the student for any of the other Pell awards is greater than zero AND Enrollment dates for the student are within 30 days of one another. (Pell only)	
W	Payment Trigger is Blank	Data in the disbursement block has been received but the payment trigger is not populated.	When the Payment Trigger is blank, COD records the Payment Trigger as "N." If the payment trigger should be "N", no further action is necessary. If you want this record to be funded, update the payment trigger flag to "Y" and resubmit.
R	New Disbursement, Increase, or Payment Trigger Update to "Y" Received After End Of Processing Year and Institution Has Not Been Granted Administrative Relief (Pell)/ Extended Processing (DL)	A new disbursement, an increase, or a payment trigger set to "Y" was submitted after the processing deadline for the award year and the school has not been granted administrative relief/ extended processing.	To disburse after the deadline of the award year, your school must seek either Administrative Relief for Pell or Extended Processing for Direct Loan. Contact your CSR if your school has been granted

Edit Type	Message	Condition	How to Fix Record
		Other than in the case of an increase as a result of a student that had been blocked (POP) prior to the deadline, new disbursements and increases to existing disbursements are only permitted for schools that have been granted administrative relief/ extended processing or an audit adjustment	either Administrative Relief or Extended Processing or if you want to apply for either of these extensions.
R	Incomplete Disbursement Amounts	If the disbursement sequence number is 02 or greater, and any of the disbursement amounts (gross amount, loan fee amount, interest rebate amount, or net amount) are populated, then all four amounts must be present.

(Direct Loan only) | Resubmit record with all disbursement amounts populated. |
| R | Insufficient information with payment trigger set to "Y" | A record has been submitted with the payment trigger flag set to "Y" but there is insufficient data on file.

See Common Record Layout for fields required prior to setting the payment trigger flag to "Y". | Review the record in conjunction with the Common Record Layout. Resubmit with all required data elements populated. |

Edit Type	Message	Condition	How to Fix Record
R	Incorrect Adjustment to Payment Trigger	Payment trigger adjusted to "N" after disbursement was funded.	No action required. Payment trigger cannot be changed to "N" after disbursement has been funded. If you are attempting to cancel a disbursement, you must send an adjustment to the disbursement amount.
R	Multiple First Disbursement Flags	More than one disbursement was submitted to COD with a first disbursement flag of "F" for this loan in the same cycle. (Direct Loan only)	Review disbursements and resubmit record with only one disbursement flagged as the first disbursement.
R	First Disbursement Flag Changed More Than Twice	First disbursement flag can be changed a maximum of two times before requiring Department of Education's approval (Direct Loan only)	Contact your Customer Service Representative for the procedures on how to obtain the Department of Education's approval to change the first disbursement flag more than two times.
R	Incorrect Disbursement Fee Amount	Disbursement fee amount does not equal COD's calculated Loan Fee Amount. (+ or - $1 tolerance.) (Direct Loan only)	Review Disbursement Loan Fee Amount calculation. Resubmit record with corrected disbursement amounts.
R	Incorrect Interest Rebate Amount	Up-Front Interest Rebate amount does not equal COD's calculated Up-Front Interest Rebate Amount. (+ or - $1 tolerance.) (Direct Loan only)	Review Disbursement Loan Fee Amount calculation. Resubmit record with corrected disbursement amounts.

Edit Type	Message	Condition	How to Fix Record
R	Payment Period Start Date Not In Eligible Range	The school is ineligible and the payment period start date does not fall within the range of eligibility. (Pell only)	Review the payment period start date reported. If incorrect, update and resubmit. If correct, you are not eligible to receive Pell Grant funds for this student. No further action required.
R	No Accepted PLUS Credit Decision Status	The payment trigger is set to "Y" and there is no approved PLUS Credit Decision Status on file for this loan. An approved PLUS Credit Decision Status must be obtained for a PLUS borrower prior to disbursement. (PLUS only)	Resubmit payment trigger of "Y" after an approved credit decision is obtained for this PLUS borrower.
R	No Promissory Note on File	The payment trigger is set to "Y", there is no Master Promissory Note or PLUS Promissory Note on file for this loan, and the school is required to have an MPN/ PLUS Promissory on file at COD prior to disbursement. (Direct Loan only)	Resubmit payment trigger of "Y" after you receive a response record indicating that an accepted MPN/ PLUS Promissory Note is on file at COD for this loan.
R	Field Cannot Be Modified	Non-modifiable field.	Attempted to change a field that cannot be modified. No action required.

Edit Type	Message	Condition	How to Fix Record
R	Case Management Office (CMO) Rejected This Student For Inadequate/ Missing Eligibility Documentation/ Information	CMO rejected this student for inadequate/missing eligibility documentation / information. (Reimbursement and HCM II Schools only)	Contact your reimbursement analyst for additional information about correcting this record.
R	CMO Rejected This Student For Inadequate/ Missing Fiscal Documentation/ Information	CMO rejected this student for inadequate/missing eligibility documentation / information. (Reimbursement and HCM II Schools only)	Contact your reimbursement analyst for additional information about correcting this record.
R	CMO Rejected This Student For Inadequate/ Missing Award or Disbursing Documentation/ Information	CMO rejected this student for inadequate/missing eligibility documentation / information. (Reimbursement and HCM II Schools only)	Contact your reimbursement analyst for additional information about correcting this record.
R	CMO Rejected This Student For Not Meeting Reporting Requirements	CMO rejected this student for inadequate/missing eligibility documentation / information. (Reimbursement and HCM II Schools only)	Contact your reimbursement analyst for additional information about correcting this record.
R	CMO Rejected This Student For Failure To Comply With Requirements	CMO rejected this student for inadequate/missing eligibility documentation / information. (Reimbursement and HCM II Schools only)	Contact your reimbursement analyst for additional information about correcting this record.

Edit Type	Message	Condition	How to Fix Record
R	CMO Rejected This Student For Inadequate or Missing Documentation	CMO rejected this student for inadequate/missing eligibility documentation / information. (Reimbursement and HCM II Schools only)	Contact your reimbursement analyst for additional information about correcting this record.

General Edits

Edit Type	Message	Condition	How to Fix Record
R	Invalid Format	The content submitted did not conform to the valid format outlined in the Common Record Schema. The content has not been loaded to COD.	Review the Format and Valid Values cell corresponding to the rejected tag. Update data accordingly and resubmit.
W	Invalid Format; Correction Applied	The content submitted did not conform to the valid format outlined in the Common Record Schema. Correction applied.	Correction applied. No action required.
R	Invalid Value	The content submitted did not conform to valid values outlined in the Common Record Schema. The content has not been loaded to COD.	Review the Format and Valid Values cell corresponding to the rejected tag. Update data accordingly and resubmit.
W	Invalid Value; Correction Applied	The content submitted did not conform to valid values outlined in the Common Record Schema.	Correction applied. No action required.
R	Missing Value	Content was not submitted for a required field.	Review the Format and Valid Values cell corresponding to the rejected tag. Update data accordingly and resubmit.
W	Missing Value; Correction Applied	Content was not submitted for a required field.	No action required. Correction applied.

Edit Type	Message	Condition	How to Fix Record
R	Duplicate Value	Value submitted in this field is identical to what COD has on file.	Review data, if appropriate update and resubmit.

Appendix D – Glossary

The COD Draft Glossary contains new terms or concepts introduced
in the Overview, the Common Record and the Edit Comment Codes sections.
This is an abbreviated glossary. The complete glossary will be published with
the complete COD Technical Reference, available in September 2001.

Actual Disbursement Record

A Common Record submitted to the COD System in order to request or
substantiate funding. An Actual Disbursement Record only refers to Pell Grant
and Direct Loan Awards.

Campus-Based Programs

The term applied to three federal Title IV student aid programs administered on
campus by eligible institutions of postsecondary education:

- Federal Perkins Loan Program

- Federal Work-Study (FWS) Program

- Federal Supplemental Educational Opportunity Grant (FSEOG) Program

Central Processing System (CPS)

This is the ED system that processes information from the Free Application for
Federal Student Aid (FAFSA), calculates the Expected Family Contribution
(EFC) for each applicant, prints the Student Aid Report (SAR), and transmits
ISIR data electronically.

Changes

Corrections made to a previously submitted Common Record are referred to as Changes.

Common Origination and Disbursement (COD) Process

The COD Process is a common process integrated with a system designed to support origination, disbursement and reporting.

Common Origination and Disbursement (COD) System

The COD System is a technical solution designed to accommodate the COD Process for Pell Grant and Direct Loan funding and Campus-Based reporting.

Common Record

The Common Record is a data transport mechanism exchanged by trading partners participating in Student Financial Assistance. The Common Record is a document formatted in Extensible Markup Language.

Direct Loan Program

A Federal program where the government provides four types of education loans to student and parent borrowers directly through schools:

- Federal Direct Stafford Loan (subsidized, for students)

- Federal Direct Unsubsidized Stafford Loan (for students)

- Federal Direct PLUS Loan (for parents)

- Federal Direct Consolidation Loan (for students and parents)

These loans, which are referred to collectively as Direct Loans, are guaranteed by the Department of Education.

Disbursement

Title IV program funds are disbursed when a school credits a student's account with funds or pays a student or parent directly with either:

- Title IV funds received from ED

- Federal Family Education Loan (FFEL) Program funds received from a lender, or

- Institution funds used before receiving Title IV program funds

Document

In the context of XML, a document is a message or data transmission and is a combination of markup and content. Markup is a type of language contained within start and end tags. Content is the data that falls between the tags. A Common Record message or transmission is considered to be an XML document.

Edit Only Records

Edit Only Records are records sent as edits only, and are not intended to request or report funds.

Element

XML documents consist of elements that are preceded and terminated with tags. An example of an element is <LastName> Smith </LastName>, where LastName is an element.

Enterprise Wide

SFA is seeking solutions which support all of the SFA enterprise, not just a departmental solution.

Full Participant

Full Participants are Schools that will be submitting the Common Record in the new XML format for origination and disbursement of the Pell Grant and Direct Loan Processes instead of the multiple layouts in fixed file formats.

Institutional Student Information Record (ISIR)

This is the electronic version of the Student Aid Report (SAR) that indicates eligibility for the Federal Pell Grant Program.

The ISIR contains the family's financial and other information reported on the Free Application for Federal Student Aid (FAFSA), as well as key processing results and NSLDS (National Student Loan Data System) Financial Aid History information.

It is transmitted electronically to postsecondary schools and state educational agencies.

National Student Loan Data System (NSLDS)

As a Title IV automated system, the National Student Loan Data System, or NSLDS, is a national database of information about loans and other financial aid awarded to students under Title IV of the Higher Education Act of 1965.

This system prescreens applications for Title IV aid, supports program administrative research functions, and improves Title IV aid delivery through automation and standardization.

Performance Based Organization (PBO)

Performance Based Organization is an organization based on the principle that it is held accountable for producing measurable results that customers value. In return, the organization is given unusual flexibility in now it can pursue those results.

Postsecondary Education Participants System (PEPS)

PEPS is the system that provides the Recipient Financial Management System (RFMS), and now the COD system, with school eligibility information.

Processing Termination

COD Process termination occurs when a Common Record designated as an Actual Disbursement substantiates a draw down.

Program Specific

In the context of the edits, some edits performed in the COD System are program specific. They apply only to Direct Loans, such as loan limits, or only to Pell Grants.

Real-time

Describes an application that requires a program or process to respond immediately, typically on-line while an operator waits for the response or update. The alternative is batch processing which is done for high volumes and does not require the operator to wait for each response.

Reasonability Checks

Checks that confirm information is within prescribed parameters to allow posting to the COD database (e.g., date of birth is numeric and between 19901231 and 19020101).

Receipt

The COD System returns a receipt after it performs an XML Schema check. The receipt is sent to the Full Participant after the Common Record is received by the COD System, but before actual processing of the Common Record.

Response

The Common Record sent back to the school after processing is complete. This Common Record contains updated information including edit comments and rejects, if necessary.

SFA

Office of Student Financial Assistance.

Student Aid Report (SAR)

After the student's application is received by the processing system, the processor will produce a Student Aid Report (SAR). The SAR will report the information from the student's application and, if there are no questions or problems with the application, the SAR will report the Expected Family Contribution (EFC), the number used in determining the eligibility for federal student aid. The EFC will appear in the upper right-hand portion of the student's SAR. The results will be sent to the student and to the schools that he or she listed on the application.

Substantiate

The act of accounting for funds already drawn. In the COD Process, institutions can substantiate funds by sending in a Common Record detailing disbursement amount and date.

Tag

A tag is an element name that is used inside brackets to denote the beginning and end of content. For example, <LastName>Jones</LastName> uses the tag of LastName.

Title IV Student Financial Aid

Federal financial aid programs for students attending postsecondary educational institutions, authorized under Title IV of the Higher Education Act of 1965, as amended. The programs are administered by the U.S. Department of ED. Title IV programs consist of:

- Academic Achievement Incentive Scholarship Program

- Pell Grants

- FSEOGs

- FWS

- Federal Perkins Loans

- Federal Direct Student Loans

- FFEL Program

- Federal Consolidation Loans

- Gaining Early Awareness and Readiness for Undergraduates Program (GEAR-UP)

- LEAP

- Robert C. Byrd Honors Scholarships

Trading Partner

Two parties that exchange electronic data. Those parties that do not exchange data through the COD System can use the Common Record as a means of data exchange. These organizations are known as trading partners. Examples of trading partners are: FFEL partners and institutions; state grant agencies and institutions, alternative loan partners and institutions.

XML Schema

XML Schema specifies the rules surrounding the structure of an XML document. It defines the elements present in the document and the order in which they appear, as well as any attributes that may be associated with an element.